

State of Michigan Employees For Your Benefit

provides a variety of timely information related
to your health care benefits and needs



In this issue of For Your Benefit

| | |
|--|----|
| Urgent care center network saves time and expenses..... | 1 |
| Eye health tips: Simple tips for healthy eyes | 4 |
| Add steps to your day..... | 6 |
| Be prepared for emergencies | 7 |
| Manage your medications..... | 8 |
| Your prescription drugs travel with you | 10 |

Urgent care center network saves time and expenses

Recent studies show patients sometime seek emergency room care for an illness or injury when other settings might be more appropriate and cost-effective. To take care of your needs in a more appropriate location, Blue Cross Blue Shield of Michigan has developed an urgent care center network for the treatment of non-emergency conditions. Urgent care centers offer walk-in care for patients with illnesses or injuries that don't require the intensity of care offered at an emergency room, but typically can't wait for a scheduled appointment in a physician's office. Examples of some urgent (nonemergency) illnesses include sprains, ear infections and non-emergency allergic reactions.

If you have an urgent health situation, you may want to contact your family doctor. Typically they have an on-call doctor who is available 24 hours a day. However; if you have an illness or injury after business hours, or you're not near your family physician's office during regular business hours, you may want to visit a participating urgent care center. Participating urgent care centers offer extended and weekend hours.

Visiting a participating urgent care center for nonemergent conditions can save you time and may lower your out-of-pocket expenses when compared to a visit to the emergency room. All urgent care centers participating with BCBSM are considered to be in-network for State Health Plan PPO members and there are no out-of-network penalties.



Urgent care center network continued from pg 1

If you use an urgent care center, please consider the following — there are two types of centers:

| Hospital-owned, attached urgent care center | Freestanding or hospital-owned, unattached urgent care center |
|--|---|
| Provider is considered in-network* | |
| A hospital-owned urgent care center that's physically attached to the hospital is considered in-network if that hospital participates with BCBSM and bills your visit as an urgent care visit. | A freestanding urgent care center or a hospital-owned urgent care center that's not physically attached to the hospital is considered in-network if the urgent care center participates with BCBSM. |

*Participating urgent care centers are listed in the BCBSM urgent care center directory available online at bcbsm.com.

Save costs by using a participating urgent care center

Compare your out-of-pocket expenses:

| | Blue-participating hospital-owned with <u>attached</u> urgent care center | Blue-participating freestanding or hospital-owned with <u>unattached</u> urgent care center | Non-Blue urgent care center (Urgent care centers not listed on bcbsm.com) | Hospital emergency room* |
|---|--|---|---|--|
| Hired or re-hired on or before 4/1 | \$15 copay (no deductible) | \$15 copay (no deductible) | 90% after deductible | Covered 100% (\$50 copay if not admitted) |
| Hired or re-hired after 4/1 | \$20 copay (no deductible) | \$20 copay (no deductible) | 90% after deductible | Covered 100% (\$200 copay if not admitted) |
| MSPTA | \$15 copay (no deductible) | \$15 copay (no deductible) | 90% after deductible | Covered 100% (\$50 copay if not admitted) |

*Covered for medical emergency or accidental injury only. (Network participation doesn't apply for ER services.)

Urgent care centers Frequently asked questions

What is an urgent care center?

An urgent care center is a medical setting separate from a hospital emergency room.

What is the purpose of an urgent care center?

The purpose is to diagnose and treat illnesses or injuries for unscheduled, ambulatory patients seeking immediate, nonroutine medical attention for conditions that aren't life-threatening.

What facilities may qualify as network urgent care centers?

- Freestanding, nonhospital-owned urgent care centers.
- Hospital-owned urgent care centers not physically attached to a hospital facility.
- Urgent care centers owned by a hospital and physically attached to the hospital.

Primary care physician or specialist office sites offering after-hours, extended hours or weekend care are not considered urgent care centers.

Can urgent care centers provide the same as a doctor's office?

Unlike a doctor's office, urgent care centers focus on diagnosing and treating injuries or illnesses for unscheduled, ambulatory patients seeking immediate medical attention for nonroutine conditions that aren't life-threatening. They offer extended evening and weekend hours. Additionally, these centers generally provide more complex services than a doctor's office.

What will happen if I go to an urgent care center that doesn't participate with the Blues?

If you visit an urgent care center that doesn't participate with the Blues, you may incur higher out-of-pocket costs.

If I have an earache or other nonemergent condition and I go to an emergency room, what will happen?

If you have a nonemergent service performed at an ER, you will incur ER copays and other forms of cost-sharing that are higher than when you seek services in a physician's office or urgent care center. SHP PPO limits the conditions that are considered emergencies, which affect how much you'll have to pay for the service.

How do I know if my visit to the urgent care center will be covered?

If you go to a freestanding or hospital-owned off-campus urgent care center, make sure the center participates in the Blues network. If you go to an urgent care setting attached to the hospital, make sure the hospital participates with the Blues. This will protect you from having to pay more than your copays and deductibles.

Where can members find a list of participating urgent care centers?

A list of BCBSM participating urgent care centers is available online at bcbsm.com.

Eye health tips

Simple tips for healthy eyes

Your eyes are an important part of your health. There are many things you can do to keep them healthy and make sure you are seeing your best. Follow these simple steps for maintaining healthy eyes well into your golden years.

Have a comprehensive dilated eye exam

You might think your vision is fine or that your eyes are healthy, but visiting your eye care professional for a comprehensive dilated eye exam is the only way to be sure. When it comes to common vision problems, some people don't realize they could see better with glasses or contact lenses. In addition, many common eye diseases such as glaucoma, diabetic eye disease and age-related macular degeneration often have no warning signs. A dilated eye exam is the only way to detect these diseases in their early stages.

During a comprehensive dilated eye exam, your eye care professional places drops in your eyes to dilate, or widen, the pupil to allow more light to enter the eye the same way an open door lets more light into a dark room. This enables your eye care professional to get a good look at the back of the eyes and examine them for any signs of damage or disease. Your eye care professional is the only one who can determine if your eyes are healthy and if you're seeing your best.

Know your family's eye health history

Talk to your family members about their eye health history. It's important to know if anyone has been diagnosed with a disease or condition since many are hereditary. This will help to determine if you are at higher risk for developing an eye disease or condition.

Eat right to protect your sight

You've heard carrots are good for your eyes. But eating a diet rich in fruits and vegetables, particularly dark leafy greens such as spinach, kale or collard greens is important for keeping your eyes healthy, too. Research has also shown there are eye health benefits from eating fish high in omega-3 fatty acids, such as salmon, tuna and halibut.

Maintain a healthy weight

Being overweight or obese increases your risk of developing diabetes and other systemic conditions. This can lead to vision loss conditions, such as diabetic eye disease or glaucoma. If you are having trouble maintaining a healthy weight, talk to your doctor.

Wear protective eyewear

Wear protective eyewear when playing sports or doing activities around the home. Protective eyewear includes safety glasses and goggles, safety shields, and eye guards specially designed to provide the correct protection for a certain activity. Most protective eyewear lenses are made of polycarbonate, which is 10 times stronger than other plastics. Many eye care providers sell protective eyewear, as do some sporting goods stores.

Quit smoking or never start

Smoking is as bad for your eyes as it is for the rest of your body. Research has linked smoking to an increased risk of developing age-related macular degeneration, cataracts and optic nerve damage, all of which can lead to blindness.

Be cool and wear your shades

Sunglasses are a great fashion accessory, but their most important job is to protect your eyes from the sun's ultraviolet rays. When purchasing sunglasses, look for ones that block out 99 to 100 percent of both UV-A and UV-B radiation.

Give your eyes a rest

If you spend a lot of time at the computer or focusing on any one thing, you sometimes forget to blink and your eyes can get fatigued. Try the 20-20-20 rule: Every 20 minutes, look away about 20 feet in front of you for 20 seconds. This can help reduce eyestrain.

Clean your hands and your contact lenses—properly

To avoid the risk of infection, always wash your hands thoroughly before putting in or taking out your contact lenses. Make sure to disinfect contact lenses as instructed and replace them as appropriate.

Practice workplace eye safety

Employers are required to provide a safe work environment. When protective eyewear is required as a part of your job, make a habit of wearing the appropriate type at all times and encourage your coworkers to do the same.

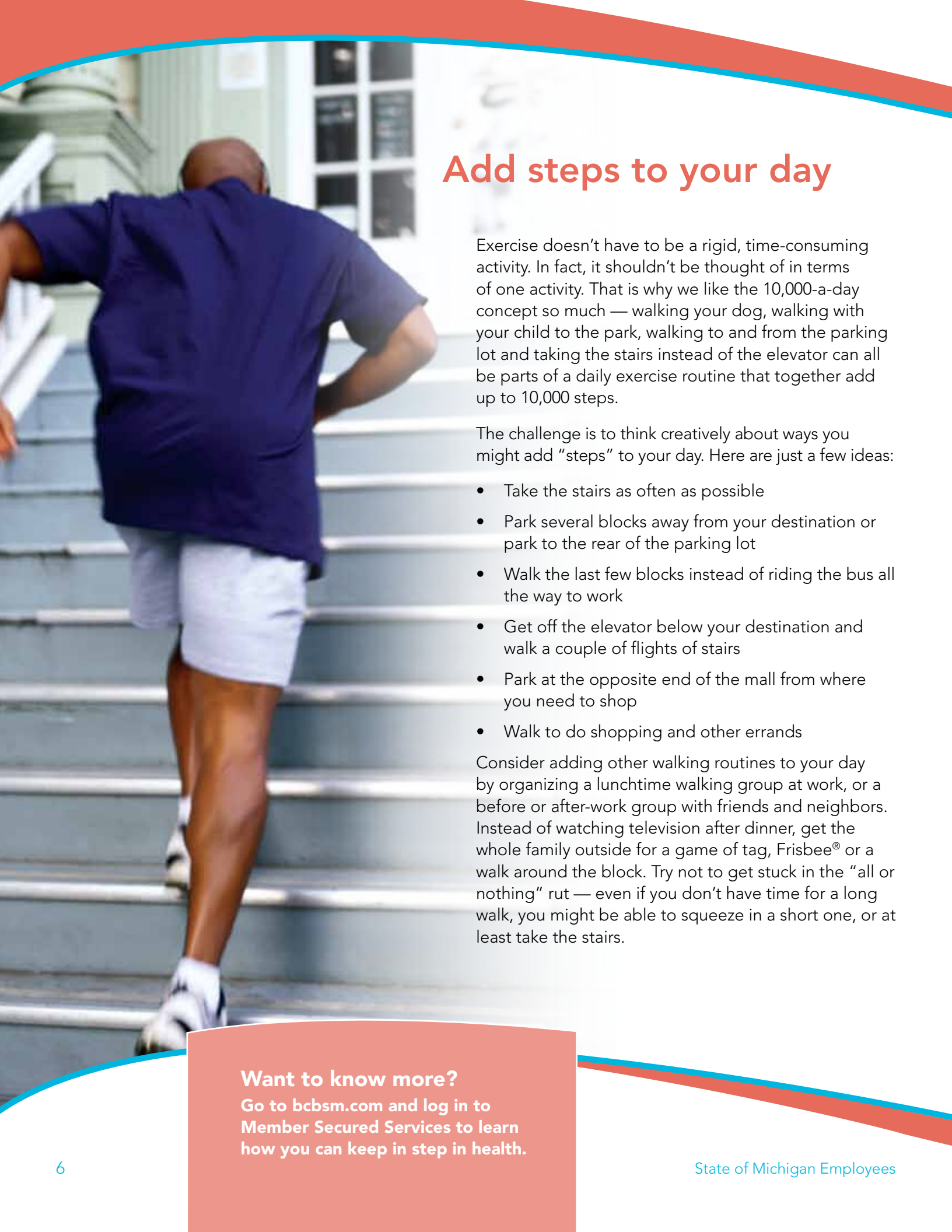
Resources: National Institutes of Health, National Eye Institute.



Look clearly at optical promotions

Many optical companies offer special promotions such as 50 percent off frames, or buy one frame and get one free. The promotions can be very enticing, and sometime sound like a good deal. But remember, you cannot use your State Health Plan vision care benefits if you choose to participate in these promotions. Your vision benefits cannot be used to cover the balance after the promotional discount has been applied.





Add steps to your day

Exercise doesn't have to be a rigid, time-consuming activity. In fact, it shouldn't be thought of in terms of one activity. That is why we like the 10,000-a-day concept so much — walking your dog, walking with your child to the park, walking to and from the parking lot and taking the stairs instead of the elevator can all be parts of a daily exercise routine that together add up to 10,000 steps.

The challenge is to think creatively about ways you might add "steps" to your day. Here are just a few ideas:

- Take the stairs as often as possible
- Park several blocks away from your destination or park to the rear of the parking lot
- Walk the last few blocks instead of riding the bus all the way to work
- Get off the elevator below your destination and walk a couple of flights of stairs
- Park at the opposite end of the mall from where you need to shop
- Walk to do shopping and other errands

Consider adding other walking routines to your day by organizing a lunchtime walking group at work, or a before or after-work group with friends and neighbors. Instead of watching television after dinner, get the whole family outside for a game of tag, Frisbee® or a walk around the block. Try not to get stuck in the "all or nothing" rut — even if you don't have time for a long walk, you might be able to squeeze in a short one, or at least take the stairs.

Want to know more?

Go to bcbsm.com and log in to Member Secured Services to learn how you can keep in step in health.



Be prepared for emergencies

Our goal is to help you stay healthy through preventive care. However, we know that medical emergencies do occur. By learning about your emergency health care coverage, you'll be prepared if something unexpected happens.

Authorized emergency care

The State Health Plan PPO covers emergency care for two types of problems:

- An **accidental injury** – Physical damage caused by an action, object or substance outside the body. This includes strains, sprains, fractures, cuts and bruises; allergic reactions, frostbite, sunburn and sunstroke; swallowing poisons and medication overdosing; and inhaling smoke, carbon monoxide or fumes.
- A **medical emergency** – A condition that occurs suddenly and unexpectedly. This condition could result in serious bodily harm or threaten life unless treated immediately. This is not a condition caused by accidental injury.

Emergency room treatment for routine medical care (such as headaches, colds or slight fevers and follow-up care) isn't covered.

Is it an emergency?

If you're not sure whether your condition (such as high fever, sharp or unusual pain or minor injury) requires emergency care, but you think it needs prompt attention, it's best to call your doctor or the on-call after-hours doctor. You can also call Blue Cross Blue Shield of Michigan's Health Coach Hot Line to speak with a registered nurse 24 hours a day, 365 days a year at 1-800-775-2583. The nurse can help you decide where to go for care. You can also go to one of BCBSM's participating urgent care centers (see article in this newsletter).

What to do in an emergency?

If you have an emergency and taking the time to call your doctor may mean permanent damage to your health, seek treatment first. Go to the nearest emergency room or call 911.

After the emergency has passed, your doctor can arrange appropriate follow-up care.

Emergency care when you're traveling

One of the benefits of BCBSM coverage is that it travels with you. No matter where you are in the United States or another country, you're always covered for emergencies.

Questions?

Call the State of Michigan PPO Customer Service Center phone number on the back of your BCBSM ID card from 8 a.m. to 6 p.m. Monday through Friday except holidays, or visit our website at bcbsm.com.



Manage your medications

Managing medication can be complicated, particularly if you're taking several, and treating different conditions.

Here are some suggestions for managing medications:

- It's important that you understand the exact dose and timing of each medication from your physician when he or she prescribes it. Verify the information with your pharmacist when you have the prescriptions filled.



- If you go to different physicians for different conditions, it's extremely important to tell all of them about each medication you're taking. It may help to carry a list with you at all times. Make sure your pharmacy has a record of all the medications you take including any over-the-counter medications.
- Write your daily medication schedule on a calendar or chart. Be sure to update it each time your medication changes.
- Follow the schedule exactly, and take the exact dosage prescribed by your physician.
- Use a weekly or daily pill organizer — especially if you take several different medications — to help you take the right dose at the right time. Ask at your pharmacy to see what organizers are available.
- Keep medications in their original containers except for those you put in an organizer. The labels contain important information such as medication name, dosage, doctor's name and expiration dates.
- Don't take medication in the dark, when you're tired or when you're distracted. You might take the wrong medication or too much. Ask for help, if needed, to find and take the correct medication.
- Alcohol can interact with many kinds of drugs. Talk with your physician or pharmacist to see whether it's safe to drink alcohol with any prescription or over-the-counter medication.
- When children or grandchildren are around, keep medication containers out of reach, particularly those that don't have childproof caps.
- Never take a medication that was prescribed for someone else.
- If your physician has told you to discontinue a medication, dispose of it immediately. Don't keep it for future needs. The cost of having side effects or a drug interaction if you accidentally take that medication would be greater than the cost of the medication.
- Dispose of a medication once the expiration date has passed. Ask your pharmacist or physician if you're not sure how to dispose of your medications.
- Never stop taking a medication on your own — always get your physician's guidance. Some medications must be stopped gradually to avoid complications.
- If the medication is making you feel sick or causing side effects that you find difficult to tolerate, talk to your physician about adjusting the dose or changing the medication.

Your prescription drugs travel with you

It's time to start planning your vacation, if you haven't already done it. As you're packing for your get away, don't forget to pack the most important item you have – your prescription drugs. It's essential that you continue to take your medicine, even when you're not at home. After all, you don't want your health to take a vacation, too.

Network retail pharmacies

Your State Health Plan prescription drug program makes it easy for you to take your medicine while you're out of town. Your drug coverage features a nationwide network of retail pharmacies. In Michigan about 95 percent of pharmacies are network pharmacies. Nationally, more than 70 percent of the pharmacies are in our network, including most chains (CVS, RiteAid, Walgreens). If you're not sure if a pharmacy is in our network, ask them, or call the customer service telephone number on the back of your BCBSM ID card.

Remember to present your BCBSM ID card to the pharmacy. From retail pharmacies, you may order up to a 34-day supply of prescription drugs.

Non-network retail pharmacies

When you have your prescription filled by a non-network pharmacy, you must pay the pharmacist the full cost of the drug and submit to us a claim form and proof of payment of the dispensed drug. Claim forms are available online at bcbsm.com, or you may request one by calling the customer service telephone number listed on the back of your BCBSM ID card.

For covered drugs obtained in the United States, from a non-network pharmacy, we'll reimburse you 75 percent (100 percent for emergency pharmacy services) of our approved amount for the drug minus your copayment. This means that you'll be responsible for any difference between the cost of the prescription or refill and our payment.

For covered drugs obtained outside of the United States, we'll reimburse you 100 percent of the approved amount, minus your copayment.



Mail order pharmacy

As a member of State Health Plan's prescription drug program, you also have the convenience of using the mail order pharmacy. Your mail order prescription drug program is administered by BCBSM in partnership with Medco. Through Medco-By-Mail, you can order up to a 90-day supply of your maintenance prescription drugs, and they'll be delivered right to your door.

Having an uninterrupted supply of your medication is important to maintaining your health, so plan ahead to refill your order. Medco-By-Mail makes it easy for you to remember to order your refills. The label on your medication indicates the earliest date you can reorder.

You can choose from several options to order refills before you leave:

Online:

Visit bcbsm.com/som to link to medco.com. Medco uses state-of-the-art security measures to protect your personal information.

Call:

Use Medco's automated ordering and tracking system. Call them toll-free at the telephone number listed on the back of your BCBSM ID card.

Write:

Your shipment will include an order form for refills. When it's time to order your refill, just fill out the form and mail it to Medco along with your copay.

With a little planning, you can avoid running out of your medications and enjoy your time away.



For Your Benefit

State of Michigan Employees

MC B180 — Newsletter return only
Blue Cross Blue Shield of Michigan
600 E. Lafayette Blvd.
Detroit, Michigan 48226-2998

How to reach us

For benefit information or claim inquiries, call or write the BCBSM State of Michigan Customer Service Center.

To call

1-800-843-4876

Our customer service representatives are available from 8 a.m. to 6 p.m. Monday through Friday excluding holidays.

To write

Please send all correspondence to:
State of Michigan Customer Service Center
Blue Cross Blue Shield of Michigan
P.O. Box 80380
Lansing, MI 48908-0380

For Your Benefit is published by Blue Cross Blue Shield of Michigan. It is meant to complement the advice of health care professionals and is not intended to take the place of professional medical care.

■ **Editor:** Cynthia Pierce, State of Michigan Communications

■ **Graphic Designer:** Colleen McIver, Communications Design Services

